

GUARANTY FEDERAL BANCSHARES, INC.

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 2618940	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$737	\$682	-7.4%		
Loans	\$543	\$518	-4.6%		
Construction & development	\$75	\$63	-16.0%		
Closed-end 1-4 family residential	\$113	\$107	-5.3%		
Home equity	\$18	\$17	-5.3%		
Credit card	\$0	\$0			
Other consumer	\$4	\$3	-13.3%		
Commercial & Industrial	\$93	\$85	-7.7%		
Commercial real estate	\$194	\$193	-0.4%		
Unused commitments	\$50	\$68	35.6%		
Securitization outstanding principal	\$1	\$0	-100.0%		
Mortgage-backed securities (GSE and private issue)	\$72	\$70	-4.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$31	\$28	-10.3%		
Cash & balances due	\$50	\$27	-45.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$17	\$29	71.4%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$15	\$30	97.8%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$674	\$617	-8.4%		
Deposits	\$516	\$482	-6.6%		
Total other borrowings	\$156	\$133	-14.8%		
FHLB advances	\$116	\$93	-19.8%		
Equity					
Equity capital at quarter end	\$63	\$65	3.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$13	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.4%	9.1%	--		
Tier 1 risk based capital ratio	10.6%	11.7%	--		
Total risk based capital ratio	11.9%	13.0%	--		
Return on equity ¹	-2.8%	-0.6%	--		
Return on assets ¹	-0.2%	-0.1%	--		
Net interest margin ¹	2.3%	3.2%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	41.1%	56.9%	--		
Loss provision to net charge-offs (qtr)	178.2%	128.4%	--		
Net charge-offs to average loans and leases ¹	0.8%	1.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	14.9%	14.1%	0.1%	3.4%	--
Closed-end 1-4 family residential	4.5%	2.9%	0.3%	0.2%	--
Home equity	1.0%	0.9%	0.5%	0.2%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	2.5%	1.6%	1.4%	1.2%	--
Commercial & Industrial	6.1%	9.1%	0.4%	0.4%	--
Commercial real estate	0.5%	1.5%	0.0%	0.1%	--
Total loans	6.3%	4.4%	0.2%	0.6%	--